

CENTERBANK

	CPP Disbursement Date 05/01/2009	Cert 35117	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$105	\$105	-0.2%		
Loans	\$84	\$82	-2.3%		
Construction & development	\$9	\$10	12.6%		
Closed-end 1-4 family residential	\$15	\$16	3.3%		
Home equity	\$3	\$3	-4.9%		
Credit card	\$0	\$0			
Other consumer	\$0	\$1	43.3%		
Commercial & Industrial	\$14	\$13	-7.3%		
Commercial real estate	\$33	\$30	-8.1%		
Unused commitments	\$10	\$11	6.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$5	54.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$8	113.6%		
Cash & balances due	\$10	\$6	-38.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$95	\$94	-1.0%		
Deposits	\$95	\$90	-5.4%		
Total other borrowings	\$0	\$4			
FHLB advances	\$0	\$4			
Equity					
Equity capital at quarter end	\$10	\$10	7.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.5%	--		
Tier 1 risk based capital ratio	11.1%	11.8%	--		
Total risk based capital ratio	12.3%	12.8%	--		
Return on equity ¹	28.1%	14.6%	--		
Return on assets ¹	2.5%	1.4%	--		
Net interest margin ¹	4.3%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	103.1%	126.6%	--		
Loss provision to net charge-offs (qtr)	23.7%	96.2%	--		
Net charge-offs to average loans and leases ¹	2.7%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	6.3%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	3.0%	0.5%	0.0%	--
Commercial & Industrial	1.6%	1.1%	3.9%	0.3%	--
Commercial real estate	0.6%	0.1%	0.0%	0.0%	--
Total loans	1.2%	0.9%	0.7%	0.0%	--